



City of Charleston
South Carolina

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PUBLIC INFORMATION



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HOPE FOR HOMES FORECLOSURE PREVENTION EVENT

CHARLESTON, SC – Several Charleston-area organizations have come together to host “Hope for Homes”, a FREE day of mortgage default and foreclosure prevention clinics, to be held October 24 at the North Charleston Convention Center.

Homeowners who fear they may not be able to continue making their mortgage payments, or those who have already fallen behind, are strongly encouraged to attend.

“It’s never too late to try and save your home – most lenders are willing to work with homeowners to help them stay in their homes, but you have to take the right steps and follow procedure – that is what our HUD-certified counselors can help with” said Debbie Kidd, Director of the Homeownership Resource Center.

Attendees will meet with a certified HUD counselor, as well as experts in budgeting, credit counseling, foreclosure prevention, legal issues and other related topics to develop a comprehensive plan for financial stability, going forward.

This event is not designed to offer a “quick fix” to homeowners in trouble; rather, its purpose is to help homeowners establish connections with people who will help them negotiate with their lenders and establish a feasible budget in the weeks and months ahead.

“People should not expect that their loans will be renegotiated on-the-spot, or that simply attending these clinics will make the foreclosure problem go away. However, attending one of these FREE clinics is the first step toward helping to resolve the issue” said Kidd.

Homeowners need to bring as many of the following documents as possible:

- ___ Your mortgage statement and any other correspondence from your lender or attorney
- ___ Two (2) pay stubs for everyone in the household along with proof of any other form of income
- ___ Two (2) of your most current bank statements
- ___ Most Recent Tax Return with W-2's
- ___ Recent Utility Bill

This event is being hosted in partnership with the City of Charleston, the City of North Charleston, The Homeownership Resource Center (a division of Family Services), the Charleston Trident Urban League, the Charleston Area CDC and the Charleston Trident Association of REALTORS®.

For more information, visit www.HopeForHomesCharleston.com

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